

EXHIBIT "A"

PERSELS & ASSOCIATES, LLC
PERSELS & ASSOCIATES, LLP (CA, MI)
PERSELS & ASSOCIATES, PLLC (NC)
A National Law Firm Dedicated to Consumer Rights

Neil Ruther, licensed in MD
Leza Griffith, licensed in MD, DC
William Grafton, licensed in MS, TX
Heidi Saas, licensed in CT, NY
Lisa Perrillo, licensed in NC, NY
Tom Panuthos, licensed in NJ
Charlene Daniel, licensed in IL, MD

Jimmy Persels, Of Counsel
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PHONE: 1-800-610-8240
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RMS
PO Box 20867
Leigh Valley, PA 18002

January 25, 2011

Re: Ismael Delgado-Fernandez
Account No: Ending in 3163
Reference No: 79886245

To Whom It May Concern:

We have been retained by Mr. Delgado-Fernandez for the limited purpose of resolving their unsecured debt. Please update your records to reflect us as your sole contact, ceasing all further direct contact with our clients, pursuant to the Fair Debt Collections Practice Act, Title 15 U.S.C.

Please be advised that our clients are unable to repay this debt. Mr. Delgado-Fernandez's sole source of income is Social Security and/or other exempt income. Our clients do not have any assets that can be levied to pay their debts. Finally, our clients are unable to even raise funds to pay the bankruptcy fees.

Please consider writing off this debt, as any collection efforts will be futile. I am in possession of an affidavit signed by my clients verifying their financial situation if you need a copy.

If you have any questions, please do not hesitate to contact me. I look forward to your anticipated cooperation.

Persels & Associates, LLC,

Paralegal on behalf of Charlene Daniel